

## **AMENDMENTS TO THE CLAIMS**

The following listing of claims will replace all prior versions and listings of claims in the application.

### **LISTING OF CLAIMS**

1.-14. cancel

15. (New) A method of currency conversion, comprising:

receiving currency in a first amount from a consumer;

converting the currency into an electronic purchase card for use by the consumer, where the electronic purchase card having a value equal to the first amount less a service fee assessed by a provider of the purchase card; and

providing the electronic purchase card to the consumer, where the electronic purchase card enables the consumer to transact a purchase by the consumer at a retailer different than the provider of the purchase card.

16. (New) The method of Claim 15 wherein the electronic purchase card is a bearer instrument.

17. (New) The method of Claim 15 wherein the electronic purchase card having an associated account number, but does not identify the consumer.

18. (New) The method of Claim 15 wherein the electronic purchase card having indicia of a card issuer, indicia of an interchange association, and indicia for at least one other entity associated with distribution of the purchase cards.

19. (New) The method of Claim 18 wherein the indicia for at least one other entity is further defined as the name of the purchase card provider.

20. (New) The method of Claim 15 further comprises activating the purchase card by contacting the provider of the purchase card prior to transacting a purchase.

21. (New) The method of Claim 20 wherein contact information for the purchase card provider is provided on the purchase card.

22. (New) The method of Claim 20 wherein the consumer contacts the purchase card provider over a network connection using a software-implemented application.

23. (New) The method of Claim 15 wherein the purchase card enables the consumer to transact one or more purchases up to the value associated with the electronic purchase card.

24. (New) The method of Claim 15 further comprises transacting the conversion at a retail establishment, where the electronic purchase card is provided to the retail establishment by the provider of the purchase card.

25. (New) The method of Claim 15 wherein the purchase card is provided to the retail establishment on a consignment basis.

26. (New) The method of Claim 15 wherein the step of receiving currency and converting the currency is performed remotely from the consumer by the provider of the purchase card, such that the electronic purchase card is subsequently mailed to the consumer.

27. (New) A method of currency conversion, comprising:

receiving currency in a first amount from a consumer;

converting the currency into an electronic purchase card for use by the consumer, where the electronic purchase card having a value equal to the first amount less a service fee assessed by a provider of the purchase card; and

providing the electronic purchase card to the consumer, where the electronic purchase card is a bearer instrument and enables the consumer to transact a purchase by the consumer at a retailer different than the provider of the purchase card.

28. (New) The method of Claim 27 wherein the electronic purchase card having an associated account number, but does not identify the consumer.

29. (New) A method of currency conversion, comprising:

receiving currency in a first amount from a consumer;

converting the currency into an electronic purchase card for use by the consumer, where the electronic purchase card having a value equal to the first amount less a service fee assessed by a provider of the purchase card, the electronic purchase card further having indicia of a card issuer, indicia of an interchange association, and indicia for at least one other entity associated with distribution of the purchase cards; and

providing the electronic purchase card to the consumer, where the electronic purchase card enables the consumer to transact a purchase by the consumer at a retailer different than the provider of the purchase card.

30. (New) The method of Claim 29 further comprises activating the purchase card by contacting the provider of the purchase card prior to transacting a purchase, wherein contact information for the purchase card provider is provided on the purchase card.

31. (New) The method of Claim 30 wherein the consumer contacts the purchase card provider over a network connection using a software-implemented application.

32. (New) A method of currency conversion, comprising:

receiving currency in a first amount from a consumer;

converting the currency into an electronic purchase card for use by the consumer, the electronic purchase card having an associated account number, but does not identify the consumer; and

providing the electronic purchase card to the consumer, where the electronic purchase card is operable to transact a purchase by the consumer at a retailer different than a provider of the purchase card.

33. (New) The method of Claim 32 wherein the electronic purchase card is a bearer instrument.

34. (New) The method of Claim 32 wherein the electronic purchase card is embossed with the name of the provider of the purchase card.

35. (New) The method of Claim 32 wherein the electronic purchase card having indicia of a card issuer, indicia of an interchange association, and indicia for at least one other entity associated with distribution of the purchase cards.

36. (New) The method of Claim 35 wherein the indicia for at least one other entity is further defined as the name of the purchase card provider.

37. (New) The method of Claim 32 further comprises activating the purchase card by contacting the provider of the purchase card prior to transacting a purchase.

38. (New) The method of Claim 37 wherein contact information for the purchase card provider is provided on the purchase card.

39. (New) The method of Claim 37 wherein the consumer contacts the purchase card provider over a network connection using a software-implemented application.

40. (New) The method of Claim 32 wherein the purchase card enables the consumer to transact one or more purchases up to a purchase limit associated with the electronic purchase card.

41. (New) The method of Claim 32 further comprises transacting the conversion at a retail establishment, where the electronic purchase card is provided to the retail establishment by the provider of the purchase card.

42. (New) The method of Claim 32 wherein the purchase card is provided to the retail establishment on a consignment basis.

43. (New) The method of Claim 32 wherein the step of receiving currency and converting the currency is performed remotely from the consumer by the provider of the

purchase card, such that the electronic purchase card is subsequently mailed to the consumer.

44. (New) A method of currency conversion, comprising:

receiving currency in a first amount from a consumer;

converting the currency into an electronic purchase card for use by the consumer, the electronic purchase card having an associated account number, but does not identify the consumer;

providing the electronic purchase card to the consumer, where the electronic purchase card is operable to transact a purchase by the consumer at a retailer different than a provider of the purchase card; and

activating the purchase card by contacting the provider of the purchase card prior to transacting a purchase, wherein contact information for the purchase card provider is provided on the purchase card.